

*** NETANSWERS INTERNET EXTRA ***

*** Number 42: CNET.SHOPPER.COM and Social Security ***

This issue, we take close looks at two useful web sites: one that will help you save money (CNET.SHOPPER.COM will help you pay less for computer equipment) and another that will help you save money (the Social Security administration will help you put money away for retirement).

-.-.- CNET.SHOPPER.COM -.-.-

You're thinking about buying new hardware or software for your computer, but you don't want to break the bank. Heck, you don't want to spend a penny more than you have to, right? CNet's Shopper.com, a computer product and pricing search engine, takes the guesswork out of finding a deal. Tell it what you're looking for and the site will quickly serve up a list of online stores that sell that item -- along with its cost at each store, sorted by price. CNET.SHOPPER.COM tracks the prices of more than 100,000 products in 100 cyberstores. Its database tracks some 1,000,000 prices and is updated daily.

If you know exactly what you're looking for, enter its name in the search window. If you'd rather browse, you can peruse the product listings by category -- such as multimedia hardware, accessories, and software. It only takes a little bit of exploring to see that prices can -- and usually do -- vary widely from store to store. When I checked, do-it-yourselfers looking for a 266 MHz Pentium II chip could pay anywhere from \$190 to a whopping \$829. CNET.SHOPPER.COM listed more than 40 cybershops that sell the chip -- each with the price and a direct link to that store's web site.

Do you think your local computer store has a good deal on those cool palm computers? A quick trip to this site can show you the bottom line, making you a more informed buyer and saving some significant cash. In addition to the price, CNET.SHOPPER.COM lists the phone number and location of each store. Some stores also provide the approximate shipping cost and number of units currently in stock.

Because prices on computer products can fluctuate rapidly, the information at the site can become stale quickly. Therefore, you need to verify costs for yourself before reaching for your credit card.

-.-.- Social Security Administration -.-.-

Social Security is a part of all American workers' lives, from first-time jobholders slinging burgers at minimum wage to people on the cusp of retirement looking forward to receiving monthly Social Security checks. Whether your retirement is decades away or just beginning, you may have questions about Social Security. You can learn just about everything you need to know from the Social Security Administration's web site: <http://www.ssa.gov>.

Wondering how much money to expect in those Social Security checks? You can request a statement of your lifetime earnings and an estimate of your benefits. Easy-to-understand documents explain how your retirement benefits are figured and what factors can change them.

The FAQs page provides the answers to your nagging questions, from "Should I carry

my Social Security card in my wallet?" (the answer is no) to "Why is my neighbor's check more than mine?" If you've simply lost your Social Security card (you didn't have it in your wallet, did you?) the site will explain how to have it replaced for free.

Downloadable forms are available, too, from the simple (like an application for a Social Security card) to the obscure (such as a Request for Waiver of Overpayment Recovery or Change in Repayment Rate). You'll need the Adobe Acrobat Reader to view or print these forms.

There are areas of the site for kids, teenagers, parents and teachers. The multimedia kids area explains in basic terms why Social Security is important, and the teen forum tells in more detail how the system works.

Employers and self-employed people confused by laws regarding Social Security will find copious assistance: start with the quick-reference guide to wage reporting. If you still have concerns, you can read the series of documents called "What Employers Need to Know."

=*=*= SITES MENTIONED IN THIS ISSUE =*=*=

CNET shopper.com: <http://cnet.shopper.com>

Social Security Online: <http://www.ssa.gov>

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The NetAnswers Internet Extra is free to all CompuServe members. It's available in the Internet New Users Forum (GO INETNEW) in file library 11, "NetAnswers".

Got comments or ideas for future issues? We want to hear 'em. Just send a message to savetz@compuserve.com (74774,2725).

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